

LISTING OF THE CLAIMS:

1-9. (Cancelled)

10. (Previously presented) A method of payment for goods or services on the
2 Internet by means of a mobile wireless Internet terminal, the method comprising;
initiating a payment transaction;
4 providing a customer with access to a payment gateway via said mobile wireless
Internet terminal, wherein said payment gateway is located by an IP address;
6 allowing a provider access to said payment gateway via a server, wherein
information about the customer is stored in said payment gateway;
8 establishing a minipayment account in said payment transaction;
transmitting from said server, as a provider message, transaction data including
10 provider identification information, payment options supported by the provider, and the
IP address of the payment gateway, to the customer's mobile wireless Internet terminal
12 and also to said payment gateway;
adding the customer's temporary IP address as customer identification;
14 allowing the customer to review said transaction data and select a payment option;
sending the transaction data, as a customer message to the payment gateway, said
16 transaction data having been received by the customer from the provider;
synchronizing said provider and customer messages in the payment gateway;
18 comparing said provider and customer messages to determine whether they
match;
20 determining and checking the customer's Mobile Subscriber Integrated Services
Digital Network (MSISDN) number and customer information on the basis of the
22 customer's IP address; and
performing a deduction from the minipayment account online if said provider and
24 customer messages match.

11. (Original) The method according to claim 10, wherein no electronic financial
2 information and no customer information is stored in said terminal after the transaction.

12. (Original) The method according to claim 10, further comprising the step of
2 securing each payment transaction with a personal identification number (PIN).

13. (Original) The method according to claim 11, further comprising the step of
2 securing each payment transaction with a personal identification number (PIN).

14. (Original) The method according to claim 10, wherein sensitive data remains
2 securely in the mobile wireless network and is not transmitted over the Internet.

15. (Original) The method according to claim 13, wherein sensitive data remains
2 securely in the mobile wireless network and is not transmitted over the Internet.

16. (Original) The method according to claim 10, wherein no additional encryption
2 methods are necessary.

17. (Original) The method according to claim 15, wherein no additional encryption
2 methods are necessary.

18. (Original) The method according to claim 10, wherein no additional
2 authentication method is necessary because the authentication of the customer is performed by
the mobile wireless network.

19. (Original) The method according to claim 17, wherein no additional
2 authentication method is necessary because the authentication of the customer is performed by
the mobile wireless network.

20. (Original) The method according to claim 10, wherein the provider's server
2 recognizes which GSM operator the customer belongs to on the basis of the IP address range.

21. (Original) The method according to claim 19, wherein the provider's server
2 recognizes which GSM operator the customer belongs to on the basis of the IP address range.

22. (Original) The method according to claim 10, wherein the payment gateway
2 generates an electronic invoice for the provider's account for each transaction performed.

23. (Original) The method according to claim 21, wherein the payment gateway
2 generates an electronic invoice for the provider's account for each transaction performed.

24. (Cancelled)

2 25. (Previously presented) A method of payment for goods or services on the Internet by
means of a mobile wireless Internet terminal, the method comprising;
4 initiating a payment transaction;
 providing a customer with access to a payment gateway via said mobile wireless Internet
6 terminal, wherein said payment gateway is located by an IP address;
 allowing a provider access to said payment gateway via a server, wherein information
8 about the customer is stored in said payment gateway;
 establishing a minipayment account for said payment transaction;
10 transmitting from said server, as a provider message, transaction data including provider
identification information, payment options supported by the provider, and the IP address of the
12 payment gateway, to the customer's mobile wireless Internet terminal and also to said payment
gateway;
14 adding the customer's IP address as customer identification;
 allowing the customer to review said transaction data and to select a payment option;
16 sending the transaction data , as a customer message to the payment gateway, said
transaction data having been received by the customer from the provider;
18 synchronizing said provider and customer messages in the payment gateway;
 comparing said provider and customer messages to determine whether they match; and
20 performing a deduction from the minipayment account online if said provider and
customer messages match.

26. (Previously presented) A method of payment for goods or services on the Internet by means of a mobile wireless Internet terminal, the method comprising;

- establishing a minipayment account for a customer, wherein information about the customer's minipayment account is stored in a payment gateway;
- initiating a payment transaction for the customer;
- transmitting from a server to the customer's mobile wireless Internet terminal and also to said payment gateway, a provider message, including (a) transaction data including provider identification information and payment options supported by the provider, and (b) the IP address of the payment gateway;
- including the customer's IP address as customer identification in the provider message sent to the payment gateway;
- sending to the payment gateway via the customer's mobile wireless Internet terminal, a customer message that includes said transaction data received by the customer from the provider and a payment option selected by the customer;
- synchronizing said provider and customer messages in the payment gateway;
- comparing said provider and customer messages to determine whether they match; and
- performing a deduction from the minipayment account online if said provider and customer messages match.

27. (Previously presented) A method according to Claim 26, wherein information about the customer is stored in the payment gateway, the method comprising:

- via the customer's IP address, determining the customer's Mobile Subscriber Integrated Services Digital Network (MSISDN) number; and
- with the customer's MSISDN number, searching the stored customer information to determine whether the customer information has been stored correctly for the selected payment option.